Approved for use through 07/31/2006. OMB 0651-0032 U.S. Patent and Trademark Office. U.S. DEPARTMENT OF COMMERCE

b. Copy from a prior application (37 CFR 1.63(d)) (for continuation/divisional with Box 18 completed) i. DELETION OF INVENTOR(S) Signed statement attached deleting inventor(s) name in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b). 6. Application Data Sheet. See 37 CFR 1.76 18. CONTINUING APPLICATION: XXX The present application is a nonprovisional of U.S. Provisional Patent Application Serial Number 60/329,773, filed Oct. 16, 2001, a nonprovisional of U.S. Provisional Patent Application Serial No. 60/329,773, filed Oct. 16, 2001, a nonprovisional of U.S. Provisional Patent Application Serial No. 60/329,773, filed Dec. 21, 2001. The present application is a continuation-in-part of U.S. 2001, a nonprovisional of U.S. Provisional Patent Application Serial No. 60/342,607, filed Dec. 21, 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present application is a continuation-in-part of U.S. 2001. The present ap	Under the I	Paperwork Reduct	ion Act of 1995, no persons are required to r	respond to a coll	ection of informa	ation unless it o	lisplays a valid	OMB control number	er.
PATENT APPLICATION TRANSMITTAL (Conty for new nonprovisional applications under 37 CFR 1.53(b)) PAPLICATION ELEMENTS See MFEP chapter 600 concerning utility patent application contents. APPLICATION ELEMENTS See MFEP chapter 600 concerning utility patent application contents. ADDRESS TO: Mail Stop Pract Application Commissioner for Patents P.O. Box 1450 O. B		Ú.	TILITY	Attorney D	ocket No.	DWA:Sii	ngle1		1
Conty for new nonprovisional applications under 37 CFR 1.53(b) Express Mail Label No. EU122438122US	F	First Invent	tor	Saylors	ors				
APPLICATION ELEMENTS See MPEP chapter 600 concerning utility patent application contents. ADDRESS TO: Mail Stop Patent Application Commissioner for Patents P.O. Box 1489 P.O. Box 1489 7.		Title		SINGLE SOUR	CE MONEY MA	NAGEMENT SYSTEM	Ė		
APPLICATION ELEMENTS See MFEP chapter 600 conneming utility patient application contents. ADDRESS TO: Commissioner for Patents P.O. Box 1490 Alexandria VA 22313-1450 1. Fee Transmittal Form (e.g., PTO/SB/17) (Submit an original and a duplicate for fee processing) Applicant claims small entity status. See 37 CFR 1.27 3. Specification [Total Pages 74] [Indiented arrangement set forth below] (Indiented arrangement set forth below) (Indiented arrangement attached deleting inventor(s) (Indiented arrangement) (Indiented	(Only for i	new nonprovisiona	al applications under 37 CFR 1.53(b))	Express M	ail Label No.	EU1224	138122U	S	ر
2.	See MPEP			ADDRES	SS TO:	Commission P.O. Box 145	er for Patents 0		-
2003. The present application is a continuation-in-part of U.S. Patent Application Serial Number 10/273,961, filed October 16, 2002 which is a nonprovisional of U.S. Provisional Patent Application Serial No. 60/329,773, filed Oct. 16, 2001, a nonprovisional of U.S. Provisional Patent Application Serial No. 60/329,773, filed Oct. 16, 2001, a nonprovisional of U.S. Provisional of U.S. Provisional Patent Application Serial No. 60/329,773, filed Oct. 5, 2001, and a nonprovisional of U.S. Provisional Patent Application is a continuation-in-part of U.S. Patent Application Serial Number 09/894,644, filed June 27, 2001 which is a nonprovisional of U.S. Provisional Patent Application Serial Number 09/894,644, filed June 27, 2001 which is a nonprovisional of U.S. Provisional Patent Application Serial Number 09/894,644, filed June 27, 2001 which is a nonprovisional of U.S. Provisional Patent Application Serial Number 09/894,644, filed June 27, 2001 which is a nonprovisional of U.S. Provisional Patent Application Serial Number 09/894,644, filed June 27, 2001 which is a nonprovisional of U.S. Provisional Patent Application is a continuation-in-part of U.S. Provisional Patent Application Serial Number PCT/US02/33584 filed October 16, 2002. The present application is a continuation-in-part of PCT Patent Application Serial Number PCT/US02/33584 filed October 16, 2002. The present application is a continuation-in-part of PCT Patent Application Serial Number PCT/US02/33584 filed October 16, 2002. The present application is a continuation-in-part of PCT Patent Application Serial Number PCT/US02/33584 filed October 16, 2002. The present application is a continuation-in-part of PCT Patent Application Serial Number PCT/US02/33584 filed October 16, 2002. The present application is a continuation-in-part of PCT Patent Application Serial Number PCT/US02/33584 filed October 16, 2002. The present application Serial Number PCT/US02/33584 filed October 16, 2002. The present application is a continuation-in-part of PCT Patent Application Se	2. X Applic See 3' Applic See 3' Specific (prefer - Descot - Cross - State - Refer or a c - Back, - Brief - Detail - Claim - Abstr. 4. X Drawir 5. Oath or Dec a X Ne b. Co(for i	it an original and a cant claims small 7 CFR 1.27. Fication red arrangement scriptive title of the ins Reference to Religional France to sequence computer program ground of the Inversignment of the Disclosuration (s) (35 U.S.C. claration why executed (or py from a prior ar continuation/dividual inversignment of the Inversi	induplicate for fee processing) I entity status. [Total Pages74	8. Nucle (if app. a. b. c. AC 9. X 10. X 11. 12. X 13. 14. X 15. 16. 1	omputer Progrotide and/or A licable, all nec Specificati. CD-iii. Pap Statemen CCOMPAN Assignment P 37 CFR 3.73(in when there is English Trans Information (ID Preliminary An Return Receip (Should be specified Copy (if foreign prio Nonpublication) (b)(2)(B)(i). Af or its equivale	ram (Appendimino Acid Seessary) Readable Folion Sequence ROM or CD- er ats verifying in yING APP rapers (cover b) Statement is an assigned lation Docum isclosure SS/PTO-1445 mendment of Postcard (I) recifically item of Priority D rity is claimen of population on population must ont.	equence Suborm (CRF) e Listing on: R (2 copies); dentity of abore LICATION sheet & doc X P Anent (if applic X O Discourse (s) occurrent(s) of) attach form	ove copies N PARTS Sument(s)) Power of (attorney(s)) Subject of non-patent (DS) Copies of Non-patent (DS)	
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This collection of information is required by 37 CFR 1.53(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mall Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

Registration No. (Attorney/Agent)

37,621

Date

Novemb r 3, 2003

Name (Print/Type)

Signature

Karen Dana Oster



November 3, 2003

Date

PTO/SB/17 (10-03)
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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

FEE TRANSMITTA	.	Complete if Kn wn						
FEE IRANSIVIIIIA	┖╸┃	Application Number						
for FY 2004	Filing Date				Nov m	Nov mb r 3, 2003		
Effective 10/01/2003. Patent fees are subject to annual revision.		First Named Inventor Saylors			3			
77	Examiner Name							
Applicant claims small entity status. See 37 CFR 1.27		Art Unit						
TOTAL AMOUNT OF PAYMENT (\$) 827		Attorney Docket No. DWA:Single1						
METHOD OF PAYMENT (check all that apply)	FEE CALCULATION (continued)							
X Check Credit card Money Other None	3. ADDITIONAL FEES							
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1. BASIC FILING FEE	1252	420	2252	210	Extension for re	eply within second month		
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2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE Fee from	l	1,330	2501		Utility issue fee			
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SUBMITTED BY						(Complete (if applicable))		
Name (Print/Type) Karen Dana Oster		37,621	Telephone (503) 81	0-2560				

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Signature

CERTIFICATE UNDER 37 CFR 1.10 CERTIFICATE OF MAILING BY "EXPRESS MAIL"

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Date of Deposit: November 3, 2003

I hereby certify that the following documents relating to a New U.S. Utility Patent Application entitled SINGLE SOURCE MONEY MANAGEMENT SYSTEM and invented by Saylors et al. are being deposited with the United States Postal Service, "Express Mail Post Office to Addressee" service under 37 CFR 1.10, on the date indicated above and is addressed to Mail Stop PATENT APPLICATION, Commissioner for Patents, P.O. Box 1450; Alexandria, VA 22313-1450.

- ☑ Utility Patent Application Transmittal Form (1 sheet)
- ☑ Specification (74 pages)
- ☑ Drawings (FIGS. 1-30)(30 sheets)
- ☑ Oath/Declaration(s)
- ☑ Patent Application Data Sheet
- Fee Transmittal Form (in duplicate) and check for \$827 for filing fees
- ☑ Assignment Cover Sheet and Assignment(s) and check for \$40 for assignment fee
- 373(b) form (and attached copies of Assignment and POAs)
- Information Disclosure Statement and attached references
- a return acknowledgement postcard

Karen Dana Oster